

**Fill in this information to identify the case:**Debtor 1 Brian A BaraDebtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 17-10897**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** The Bank of New York Mellon Fka The Bank Of New York As Successor Indenture Trustee To Jpmorgan Chase Bank, N.A., As Indenture Trustee For The Cwabs Revolving Home Equity Loan Asset BACKed Notes, Series 2004-J

Court claim no. (if known): 4**Date of payment change:**

Must be at least 21 days after date of this notice

08/25/2020

**Last 4 digits** of any number you use to identify the debtor's account:

6838**New total payment:**

Principal, interest, and escrow, if any

\$ 762.09**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: CHANGE IN PRINCIPAL - DETAILS REFLECTED IN MONTHLY, NUMBER OF DAYS IN BILLING CYCLE HAS CHANGEDCurrent mortgage payment: \$ 756.74New mortgage payment: \$ 762.09

Debtor 1 Brian A Bara Case number (if known) 17-10897  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**



/s/ Danette Murrell

Date 08/01/2020

Signature

Print:

Danette Murrell

Title

Assistant Vice President

Company

Bank of America

Address

16001 N. Dallas

Number

Street

Pkwy Addison, TX 75001

City

State

ZIP Code

Contact phone

(214) 209-8384

Email

danette.murrell@BofA.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA ( PHILADELPHIA DIVISION)

Chapter: 13 No. 17-10897

In re:  
Brian A Bara

Judge: ERIC L. FRANK

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 08/01/2020, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Brian A Bara  
8 Inlet Rd  
Levittown, PA 19057-2711

Debtor's Attorney: STUART A. EISENBERG  
65 W Street Rd Ste A-204  
Warminster, PA 18974-3229

Trustee: WILLIAM C. MILLER, ESQ.  
PO Box 1229  
Philadelphia, PA 19105-1229

/s/ Irene Zhao

LCI  
(as Authorized Agent for Bank of America N.A.)  
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izhao@lciinc.com